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57. The method of Claim 49, further comprising a writer connected to the memory

device for writing said at least a portion of said information to a personalized transaction card.

58. A wallet consolidator, comprising:

an input device configured for receiving a copy of information stored on at least one card;

a memory device connected to said input device for storing said information received by

said input device; and

an output device connected to said memory device for transmitting at least a portion of

said information stored in said memory to a transaction device for processing a transaction

effectuated pursuant to said at least a portion of said information.--

REMARKS

This supplemental preliminary amendment is submitted in the above-identified

application prior to its initial examination to cancel Claims 21-38, without prejudice or

disclaimer, and to submit new Claims 39-58 that more particularly point out and distinctly claim

the subject matter which Applicant regards as his invention.

It is believed that the pending claims are supported by the specification as originally filed

and as would be understood by one skilled in the art upon a reading thereof and, accordingly,

that no new matter has been introduced. Therefore, entry of the foregoing supplemental

preliminary amendment is requested.

Favorable action and allowance of Claims 39-58 as now presented are respectfully

requested.

Respectfully submitted,

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